



LIZ WESTON
ASK LIZ

Reaching a higher tax bracket

Dear Liz: I owe \$360,000 on my mortgage. I have sufficient funds in my IRA to pay this amount off without depleting income distribution for the next 20 years. I am currently paying \$1,100 monthly on an interest-only loan, but I have to start making much larger principal payments in November 2022. Would you advise withdrawing IRA investment monies (and taking a tax hit) to pay off the full loan amount, or simply getting a conventional mortgage and live with a higher payment (\$1,500) each month? I am 77 and retired now for four years.

Answer: Making that large a withdrawal will almost certainly hurl you into a much higher tax bracket and increase your Medicare premiums. Refinancing the mortgage while rates are low likely makes the most sense, but consult a tax pro or a fee-only financial adviser before making any big moves with retirement funds.

Worker considers retiring, worries about health coverage

Dear Liz: I am 55 and have health issues that I don't talk about at work. I want to retire soon. I know that getting health insurance is going to be hard. I am just at a loss as to how I am going to keep working when I don't feel well. What are my options?

Answer: In the past, getting health insurance could be difficult or prohibitively expensive if you had even relatively minor health conditions. That changed with the Affordable Care Act, which requires insurers to extend coverage without jacking up the premiums for pre-existing conditions. In addition, most people qualify for tax subsidies that reduce the premiums, and those subsidies were expanded this spring when President Biden signed the American Rescue Plan into law. You can start your search for coverage at HealthCare.gov.

Before you quit, however, consider whether your employer could make accommodations that would allow you to continue working. Many people at 55 don't have enough saved for a comfortable retirement that could last decades. Shifting to part-time work, if your employer allows it, could help you continue to save or at least reduce the amount you need to withdraw from your savings.

Liz Weston, Certified Financial Planner, is a personal finance columnist for NerdWallet. Questions may be sent to her at 3940 Laurel Canyon, No. 238, Studio City, CA 91604, or by using the "Contact" form at asklizweston.com.



Alex Wittwer/The Observer

Frank Corcoran of CAM DeSigns holds a piece of raw material steady as a router cuts out placards to use in a local restaurant's front-facing sign on Tuesday, Sept. 7, 2021. The family-owned company is now based on Island Avenue in Island City.

A labor of love

CAM DeSigns staff enjoy helping customers transform product plans into reality

By **DICK MASON**
The Observer

ISLAND CITY — Frank Corcoran is always on the lookout for inventors.

Corcoran is a co-owner of CAM DeSigns, 11401 Island Ave., Island City, a sign and construction company that also converts people's ideas into reality.

"We can take any idea, even ones written on napkins, and turn them into products," he said. "We like inventors."

Almost all of the products Corcoran and his staff produces are made of wood, metal or plastic or some combination of the three.

"If it involves plastic, metal or wood, we can build it," he said.

CAM DeSigns has been making products designed by people with dreams of getting patents ever since the family owned company began operating about 15 years ago in Cooperstown, New York. The firm, which Frank Corcoran owns with his wife, Shasta, and their two oldest children, Rylee and Ana, moved to La Grande six years ago from Cooperstown and switched to Island City in July.

Products CAM DeSigns has made from the plans of others include an ice cream flavor board with embedded magnets for The Local, the new La Grande coffee and ice cream shop. Its features include wooden boards that can easily be put up and



Alex Wittwer/The Observer

Frank Corcoran of CAM DeSigns on Tuesday, Sept. 7, 2021, holds open a printed sign his family's multifaceted company made for a local business. The Island City shop, which makes car wraps and signs, also creates products based on customer ideas.

replaced magnetically.

Frank Corcoran said he relishes the mental gymnastics needed to convert plans into new products.

"I enjoy trying to figure things out," he said. "I like multidisciplinary projects."

This is fitting. CAM DeSigns is a multidisciplinary company that also makes customized wraps for vehicles.

"One of the more common requests we get is for car wraps," Corcoran said.

Car wrapping is a way of changing the look of one's vehicle without having to repaint it. A vinyl film wrap completely or partially covers a vehicle, very often topped with a message advertising a product or service.

The car wraps CAM DeSigns produces all have

advertising messages.

Corcoran believes car wraps are one of the best ways to get the word out about a business.

"It is hands down the most effective way to advertise in a local market," he said.

Corcoran said anyone who has their vehicle wrapped will give their business or message an optimum amount of local visibility in Union County.

"At some point, in two or three months, almost every eyeball in the county will see it. It is very, very effective," he said.

Corcoran said in big cities companies pay people to drive vehicles that have been wrapped with advertising messages.

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'It's tough for everybody'

As COVID hits again, businesses plod along in Wallowa County

By **BILL BRADSHAW**
Wallowa County Chieftain

WALLOWA COUNTY — As the latest surge of coronavirus hits Wallowa County, few businesses have been forced to close but there is a renewed interest in requiring face masks and sanitizing business premises.

This comes at the end of a summer when many people were feeling the need for masks was nearly at an end and many businesses had stopped requiring them.

Enterprise's Safeway grocery store was one that had the strictest mask requirements for most of the pandemic and then relaxed it early in the summer. But the store is requiring masks again.

"Our Enterprise Safeway began requiring masks following the governor's reinstatement of the mandate that required businesses to do so," said Jill McGinnis, director of communications and public affairs for Safeway, in an email. "We will continue to put our associate and customer safety first and follow local and state guidelines."

On Aug. 11, Gov. Kate Brown ordered masks be worn indoors in public places by everyone age 5 and over beginning Aug. 13, the Chieftain reported. Brown urged — but did not mandate — the wearing of masks in crowded outdoor situations and that private companies and organizations enact their own indoor mask policies.

Masks annoying

Many find the return to a mask mandate annoying, if nothing else.

Mike Goss, owner of the Dollar Stretcher in Enterprise, said he'll tell customers they should have a mask, but limited time and staff preclude a 100% compliance with Brown's mandate.

"We are trying to comply with the governor's mandate but I'm not going to be the city cop and force all customers to comply," he said. "People have to police themselves."

But another store is holding off. An assistant manager at the Market Place in Joseph said the mask requirement isn't officially law yet.

"We're just waiting for (the governor) to actually put it into law and that'll force us to do it," Clint Lion said. "We've been waiting for the government mandate (on the public) to be signed and she hasn't signed it yet."

But KATU-TV reported Aug. 24 that the Oregon Occupational Safety and Health Administration will enforce the mandate.

For the most part, businesses that were contacted were reviving the precautions taken early in the pandemic that began in March 2020, although

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Coronavirus assistance program includes all grass seed

By **GEORGE PLAVEN**
Capital Press

WASHINGTON, D.C. — Add Kentucky bluegrass seed to the list of eligible commodities under the USDA's Coronavirus Food Assistance Program, or CFAP.

The agency announced on Aug. 24 it is updating the second round of CFAP payments to include Kentucky bluegrass seed, which was previously left out.

All types of grass seed are now included in CFAP 2, said Josh Hanning, acting Oregon state director of the Farm Service Agency.

Ninety percent of all Kentucky bluegrass seed in the U.S. comes from the Pacific Northwest. It is used primarily for turf grass and sod, and can be found

growing in lawns, golf courses, sports fields and pastures across the country and worldwide.

On Jan. 15, the USDA Farm Service Agency announced that CFAP would cover turf and sod producers.

Kentucky bluegrass seed growers, however, were initially told they could not apply since the seed can be used for both sod and forage. The FSA had already decided that crops intended for grazing would not be considered.

Members of the Northwest congressional delegation intervened, sending a letter June 30 to Zach Ducheneaux, FSA administrator, urging him to reconsider Kentucky bluegrass seed.

The letter — signed

by Rep. Cliff Bentz and Sens. Ron Wyden and Jeff Merkley of Oregon, as well as Reps. Mike Simpson and Russ Fulcher and Sens. James Risch and Mike Crapo of Idaho — argued that locally grown varieties of Kentucky bluegrass seed are bred, contracted and produced for the turf and sod industries, not for forage.

Seed breeders carefully select traits ideal for lawns that are mowed at a 1-2 inch height, and that require minimal water and pesticides to remain healthy, the lawmakers added.

"The grass grown from the Kentucky bluegrass seed our farmers produce was never contracted for or intended to be grazed or used for forage," the letter underscores. "Therefore, we

believe that FSA has made an honest error in finding bluegrass seed for turf and sod ineligible."

The FSA ultimately agreed, adding Kentucky bluegrass seed to the list of eligible specialty crops that also includes fruits, honey, tree crops and vegetables.

"Over this past year, agricultural producers have been hit hard by drought as well as the coronavirus pandemic," Bentz said in a statement. "This program provides vital assistance to farmers who experienced market disruptions in 2020 due to COVID-19."

The USDA also announced changes in CFAP payments to contract producers of certain livestock and poultry, including broilers, pullets, layers, chicken eggs, turkeys, hogs

and pigs, ducks, geese, pheasants and quail.

Payments for contract producers were to be based on a comparison of eligible revenue for the periods of Jan. 1, 2019, through Dec. 27, 2019, and those dates in 2020. Producers may instead elect to use revenue from the same period in 2018, as opposed to 2019, if they believe it is more representative.

Ducheneaux, the FSA administrator, said both adjustments were made after listening to feedback and concern from producers about gaps in pandemic assistance.

"The pandemic has had a tremendous impact on agricultural producers," Ducheneaux said, "and we have made significant progress since announcing our

ELIGIBLE COMMODITIES

For a list of commodities that are eligible under the CFAP 2 program, go to farmers.gov/cfap2/commodities.

plans in March. While additional pandemic assistance remains to be announced in the coming weeks, USDA is also ramping up its efforts to make investments in the food supply chain to Build Back Better."

CFAP is one part of the USDA's broader Pandemic Assistance for Producers initiative, which has provided approximately \$7 billion in aid for farmers and ranchers since March.

Producers have until Oct. 12 to apply for CFAP funding, or modify their existing applications.